



**Our Mission: To protect and improve the health and environment of all Kansans.**

# State of the Plan

- The A&M report makes recommendations
- The Plan's Target Reserve set at \$59 million
  - The reserve fund has dipped below this amount
  - The plan is to build the fund back to this level over the next two years.
- Plan costs must be paid from Plan revenues
- Additional funding is needed for 2017

# HCC Decisions

- Rate and plan design changes approved
- Employer contributions will increase 7%
- There is the 9% increase on the employee rate on the employee only and employee plus children coverage tiers
- Adjustment to spousal tier rates
  - This is the second year of a multi year plan to adjust spousal rate to reflect true cost of coverage
  - The rates include the 9% employee increase plus the spousal adjustment
- Dental rates adjusted
- 2017 Rates are posted:  
<http://www.kdheks.gov/hcf/sehp/PY2017-Info.htm>

# HCC Decisions

- Plan A Changes:
  - \$10 increase in Office Visit Copays
  - Added 3-tier Deductible \$1,000/\$2,000/\$3,000
  - Increase OOP by \$1,000/\$2,000

# Three Tier Deductible

- Member only has a \$1,000 Deductible
- If member + 1, each has a \$1,000 Deductible
- If 3 + family members are covered:
  - Two members each have a \$1,000 Deductible
  - All other family members expenses are added together to meet the 3<sup>rd</sup> \$1,000 deductible
  - If 4+ covered family members & all together \$3,000 has been applied to the deductible, it is met for all family members

# HCC Decisions

- Plan C changes:
  - Coinsurance added after the Deductible
    - Medical claims: 20% Coinsurance
    - Pharmacy Coinsurance tiers like Plan A
  - OOP Max increased to \$5,000/\$10,000
  - ER HSA Contribution:
    - Will be paid quarterly
    - Reduced \$500 for employee & employee/child tier
    - Reduced \$1,000 for employee/spouse & family tiers

# HCC Decisions

- Plans A & C – Pharmacy Coverage
  - New Plan C Pharmacy Coinsurance
  - New Pharmacy Tiers for Plans A & C:
    - Generic drugs – 20% Coinsurance
    - Preferred Brand Name Drugs – 40% Coinsurance
    - Non Preferred Brand Name Drugs – 65% Coinsurance
  - Plan A only: Special Case Meds
    - 40% Coinsurance to max of \$100/per 30 day supply

# Plan A – Chronic Care Benefit

- Asthma & Diabetic drugs:
  - Generics: 10% to max of \$20/per 30 day supply
  - Preferred brands: 20% to a max of \$40/per 30 day supply
  - Non Preferred brands: 65% Coinsurance



# Pharmacy Changes

- Plans A & C will allow 90 day supplies of most medications
  - Does not include special case meds, specialty meds and others limited due to Plan or FDA rules
- Compound medications will be covered at Network pharmacies only

# Plan A

## Network

Medical*	
Deductible	\$1,000/\$2,000/\$3,000
Coinsurance	20%
PCP Office Visit	\$40 Copay
Specialist Visit	\$60 Copay
Pharmacy*	
Coinsurance	20%/40%/65%
Special Case	\$100 /30 day
Combined Out of Pocket (OOP) Max*	
Medical & Pharmacy	\$5,750/\$11,500

## Non Network

Medical *	
Deductible	\$1,200/\$3,600
Coinsurance	50%
Out of Pocket (OOP) Max*	
Medical	\$5,750/\$11,500

\* Non covered services & discount tier drugs do not count toward Deductible, Coinsurance or OOP Max

# Plan C

## Network

Medical & Pharmacy*	
Deductible	\$2,750/\$5,500
Medical	
Coinsurance	20%
Pharmacy	
Coinsurance	20%/40%/65%
Out Of Pocket Max	
Medical & Pharmacy	\$5,000/\$10,000

## Non Network

Medical*	
Deductible	\$2,750/\$5,500
Coinsurance	50%
Out Of Pocket Max	
Medical	\$5,000/\$10,000

**\*Note:** Discount tier and non covered items or services do not count toward Deductible or OOP Max

# State HSA and HRA Funding

Full Time Employee HSA/HRA Funding	Employee only	Employee plus Spouse	Employee plus Children	Family
Employer (ER) Contribution	\$250 per quarter	\$312.50 per quarter	\$437.50 per quarter	\$312.50 per quarter
Annual amount	\$1,000	\$1,250	\$1,750	\$1,250

State's HSA/HRA contribution will be made in four payments:

- First pay period in January
- First pay period in April
- First pay period in July
- First pay period in October

# HCC Decisions: HQ Rewards

- New vendor Cerner & new programs
  - 40 credits needed for reward
  - Covered spouses eligible to earn rewards
  - Aligning HQ year to calendar year
- New Naturally Slim program by ACAP Health
  - Interactive web based program that promotes healthy eating & weight loss

# HCC Decisions: HQ Rewards

- PY 2018 premium incentive up to max of \$480 per year
  - EE & EE/Children = EE earns \$20
  - EE/spouse & EE/Family
    - EE earns \$10 toward premium incentive
    - Spouse earns \$10 toward premium incentive
- Plan C - EEs & covered spouses can each earn up to \$500 contribution to EE's HSA or HRA in PY 2017

# HQ Rewards

- More information about the HQ Rewards on the Plan C HSA/HRA incentives will be released later this year
  - EEs & covered spouse each can earn up to \$500 HSA/HRA dollars by participating
  - HSA/HRA incentives will not start until after 1/1/17
  - Earned HSA/HRA incentives will be paid during the 2017 plan year

# Dental

- EEs will now see a dental premium for single coverage
- EEs must still have medical to buy dental
- EEs may opt out of purchasing dental
- EEs may elect a different coverage tier than medical



# Dental

## Basic

Benefit	PPO	Premier	Non Network
Preventive Services	Covered in full	Covered in full	Allowed amount covered in full
Basic Restorative	50%	50%	50%
Major Restorative	<b>60%</b>	<b>70%</b>	<b>70%</b>

## Enhanced

Benefit	PPO	Premier	Non Network
Preventive Services	Covered in full	Covered in full	Allowed amount covered in full
Basic Restorative	20%	40%	40%
Major Restorative	50%	50%	50%

# Castlight Health

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- Primary care for children

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- Colonoscopy
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- General surgeon visit
- Pediatric gastroenterologist visit
- Pediatric surgeon visit
- Stomach flu

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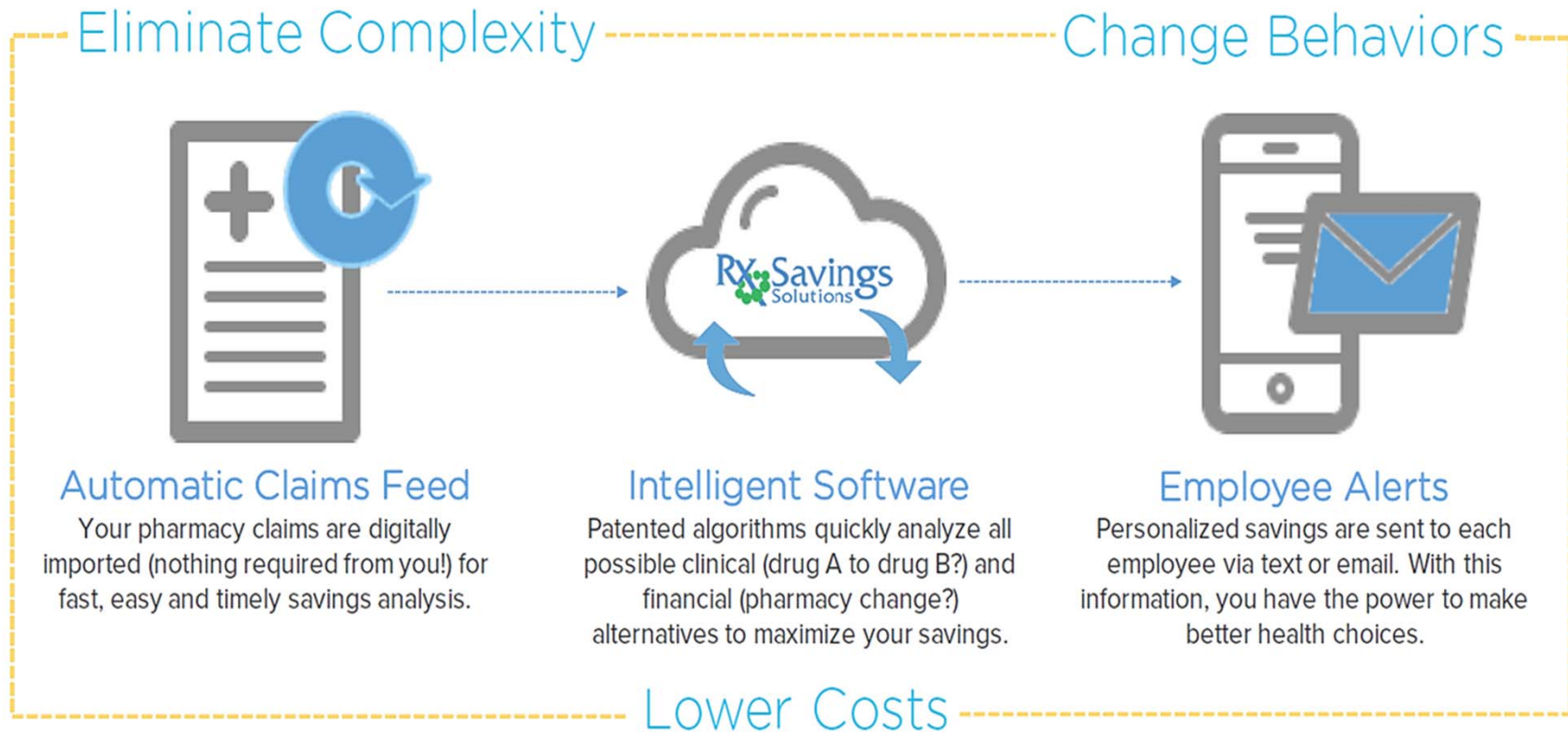
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HEALTH

# Rx Savings Solutions



<https://www.rxsavingsolutions.com>



# Open Enrollment Timeline

- OE Postcard to be mailed in September
- OE books online by October 1<sup>st</sup>
- SEHP 2017 website launches October 1<sup>st</sup>
- Enrollment in MAP open October 1-31
- Coverage effective January 1, 2017

Thank you for attending the webinar!



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